



February 2004

Spotlight

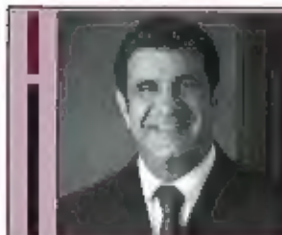
American Income Life & National Income Life

Volume 37 • Number 2



2003 Awards Issue In Recognition of Excellence

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:
Roger Smith
President & CEO of
American Income Life

Hold Your Course

Don't you just love old war movies? Once you've seen one, you've seen them all. A ship on its way to complete a mission has just entered enemy waters, and is surrounded by enemy subs not to mention shark-infested waters. The ship's lieutenant walks up to the captain with panic in his voice, "What do we do now, captain?" The captain replies, "Hold your course lieutenant; hold your course."

If you're anything like me, you may be feeling you are in enemy waters right this very moment. It seems, we're on a mission, we've entered enemy territory, and we're fighting battles on three fronts – procurement of leads, retention of Producers, and quality of business.

Are you feeling like the panicky lieutenant? If so, remember, *hold your course!* Don't get bogged-down in the excuse of sacrificing quantity for quality. It is one of the oldest excuses in the book.

Remember, these three fronts are connected. The retention of Producers is tied to leads, and if Producers aren't retained, it ultimately affects quality of business. Or is it quality affecting the retention because Producers may no longer be getting bonuses and their advances are being reduced? Could it be the lack of PR training which is hampering the procurement of leads? Which one is it? Or is it all of the above? Again, all of these things are absolutely interlocked; dependent on one another for success, and everyone in the Agency is responsible for that success. Needless to say, it should be obvious we need to be winning on all three fronts and the secret lies in your work ethic.

Look at David Wang. If you need an example to follow, he's the one you want. He wrote over \$260,000 in Net ALP with an 84.2 percent four-month retention. How much do you think he sacrificed? What do you think his work ethic is like?

As we navigate these enemy waters, I would like to address some issues and point out some pitfalls which may arise along the way.

As we confront our quality of business, there is one certainty. We have to separate our new business into three separate categories: Gross Sales, Gross Submits, and Net Submits. You may, or may not, be familiar with these terms, but after today, you will be. Gross Sales is all the new business submitted to the Agency. Gross Submits is the new business submitted to the Home Office, and Net Submits is Gross Submits less declines, withdrawals, incompletes, NTOs and cancellations. Gross Sales and Gross Submits used to be the same, but as we embraced this culture of quality we found there is a 10 percent difference between the two. In other words, your Agency, after verification and quality control, is pulling approximately 10 percent of the business before it is submitted. Here is where a pitfall may occur; many Agencies are taking that 10 percent difference from the bottom line versus taking it off the top. Which means, since we know a gap exists, simply give three more presentations and close one more sale, therefore when your business is transmitted it comes off the top and not the bottom. In other words, increase productivity; don't decrease production!

Another pitfall to watch for concerns PR. We have heard it over and over again. Everything starts with the lead. Sure we can

supplement with referrals, POS, lists, Globe, and ChildSafe®, but if we are not consistently increasing our foundation, it is only a matter of time before it begins to subtract from the gains we make in our other marketing systems. As a Producer, Manager, and SGA, it is important to get involved in the Public Relations process. Get out of the passenger seat, get in the driver's seat and start helping your PR people by being more accessible! We are all a team, but if we don't work as such, we are only setting ourselves up to lose the battle.

Are you saying to yourself, "He isn't talking to me; I don't need any pointers?" If you are, then you have it all wrong. I am talking to you and I don't care who you are! Like I said, we are all on the same team and each individual contributes to the entire team's success. I don't care if your Agency is big or small, if you have been an SGA for two months or for 20 years, if you're a Manager of a highly productive group or if you were just appointed as a Manager and struggling to get it going. I don't even care if you have been a 20-year career Producer or if you were hired yesterday – yes, I am talking to you! This does apply to you! It applies to everyone – *hold your course!*

My son Adam was just in a basketball tournament. He prides himself in his defensive moves (rebounds, stealing the ball), but every time someone passed him the ball to take a shot, he would pass it on. It was as if the ball was made of fire and was burning his hands; he couldn't get it away quick enough. In between games, I explained it was okay if he missed the shot, nobody hits all their shots, but if you don't try you definitely won't score. I don't know if my talk gave him the confidence to try, but in the next game take the shot he did – a three pointer from the corner. What's the moral you say? *Hold your darn course and I'll tell you.*

As most of you know, we were over a million dollars off from hitting our 2003 goal. Many have asked if I was upset or angry we didn't hit the goal, and to be quite candid, I was fuming. One second left in the game, I'm up for the shot and I missed – a \$1 million shot and I missed.

As the days wore on after Jan. 1, I realized we had taken many shots. All combined, some were scores, some were misses, but all had made us profitable. Those shots had given us over 100 percent growth in the last four years, and those shots had made us all better, more qualified leaders. However, it is important for us to remain steadfast and to not be scared to take shots – no matter the circumstances!

Yes, we are in a battle. Some of the waters we're in are uncharted. There is definitely danger, but *hold your course!* There will be a day when American Income and National Income will set the standards in the insurance industry. There will be a day when we will have penetrated 80 percent of the labor market. Don't worry; our day will come and all will come together. *Just hold your course!*

Dates to Remember

Monday, March 29, 2004

All business and PR credits must be in the Home Office to count for March production.

Wednesday, April 28, 2004

All business and PR credits must be in the Home Office to count for April production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$373,007.32 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

Congratulations are in Order!

Nadia King, a Master General Agent with the Altig-Orlovic Agency, achieved \$100,000 of in-force premium over the last 13 months.

Karen McQuoid, an Individual Producer with the Steve Friedlander Agency, achieved \$100,000 of in-force premium over the last 13 months.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held in July 2005.*

Reactions to Roger Smith's promotion to Chief Executive Officer

"Your contributions to the life of our nation's workers have been laudable. The incredible growth you have already incited with American Income – starting when you became a field agent in 1975 and continuing with your move into the Home Office 1999 – furthers my belief that you are the right man for this job."

James P. Hoffa, General President of the Teamsters

"I wish to extend my heartiest congratulations to you on your promotion to Chief Executive Officer and President of AIL."

Your enduring career with AIL is certainly an endorsement for this well-deserved promotion."

Thomas F. Lee, President of the AFM

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Tuesday, Feb. 24
 Wednesday, Feb. 25
 Thursday, Feb. 26
 Friday, Feb. 27

February

All business must be mailed to Home Office.
 All business must be at the Home Office to be guaranteed for February.
 Business received this day is not guaranteed for February.
 End of Month — business received this day is not guaranteed for February.

March

Friday, March 26
 Monday, March 29
 Tuesday, March 30
 Wednesday, March 31

All business must be mailed to Home Office.
 All business must be at the Home Office to be guaranteed for March.
 Business received this day is not guaranteed for March.
 End of Month — business received this day is not guaranteed for March.

April

Friday, April 9
 Tuesday, April 27
 Wednesday, April 28
 Thursday, April 29
 Friday, April 30

Good Friday — Home Office holiday.
 All business must be mailed to Home Office.
 All business must be at the Home Office to be guaranteed for April.
 Business received this day is not guaranteed for April.
 End of Month — business received this day is not guaranteed for April.

May

Tuesday, May 25
 Wednesday, May 26
 Thursday, May 27
 Friday, May 28
 Monday, May 31

All business must be mailed to Home Office.
 All business must be at the Home Office to be guaranteed for May.
 Business received this day is not guaranteed for May.
 End of Month — business received this day is not guaranteed for May.
 Memorial Day — Home Office holiday.

June

Friday, June 25
 Monday, June 28
 Tuesday, June 29
 Wednesday, June 30

All business must be mailed to Home Office.
 All business must be at the Home Office to be guaranteed for June.
 Business received this day is not guaranteed for June.
 End of Month — business received this day is not guaranteed for June.

July

Monday, July 5
 Tuesday, July 27
 Wednesday, July 28
 Thursday, July 29
 Friday, July 30

Independence Day — Home Office holiday.
 All business must be mailed to Home Office.
 All business must be at the Home Office to be guaranteed for July.
 Business received this day is not guaranteed for July.
 End of Month — business received this day is not guaranteed for July.

August

Thursday, Aug. 26
 Friday, Aug. 27
 Monday, Aug. 30
 Tuesday, Aug. 31

All business must be mailed to Home Office.
 All business must be at the Home Office to be guaranteed for August.
 Business received this day is not guaranteed for August.
 End of Month — business received this day is not guaranteed for August.

September

Monday, Sept. 6
 Monday, Sept. 27
 Tuesday, Sept. 28
 Wednesday, Sept. 29
 Thursday, Sept. 30

Labor Day — Home Office holiday.
 All business must be mailed to Home Office.
 All business must be at the Home Office to be guaranteed for September.
 Business received this day is not guaranteed for September.
 End of Month — business received this day is not guaranteed for September.

October

Tuesday, Oct. 26
 Wednesday, Oct. 27
 Thursday, Oct. 28
 Friday, Oct. 29

All business must be mailed to Home Office.
 All business must be at the Home Office to be guaranteed for October.
 Business received this day is not guaranteed for October.
 End of Month — business received this day is not guaranteed for October.

November

Tuesday, Nov. 23
 Wednesday, Nov. 24
 Thursday, Nov. 25 and Friday, Nov. 26
 Monday, Nov. 29
 Tuesday, Nov. 30

All business must be mailed to Home Office.
 All business must be at the Home Office to be guaranteed for November.
 Thanksgiving — Home Office holiday.
 Business received this day is not guaranteed for November.
 End of Month — business received this day is not guaranteed for November.

December

Thursday, Dec. 23 and Friday, Dec. 24
 Monday, Dec. 27
 Tuesday, Dec. 28
 Wednesday, Dec. 29
 Thursday, Dec. 30
 Friday, Dec. 31

Christmas — Home Office holiday.
 All business must be mailed to Home Office.
 All business must be at the Home Office to be guaranteed for December.
 Business received this day is not guaranteed for December.
 End of Month — business received this day is not guaranteed for December.
 New Year's Eve — Home Office holiday.

Promotions**Promoted To Supervising Agent**

Philip Anderson Rick Altig Alberta	Marc Carter Tom Williams Florida	John Forrest Vlad Basov Texas	Rodger Heaton Rick Altig Minnesota	David Moffat Rick Altig Ontario	Melanie Smith John Akers Iowa
Huyen Bakthy Williams-Zipper Florida	Jose Curbelo Marc Zipper Florida	Gregory Gerard Eric Gigliome New York	Michael Jelsing Robert Smith Oklahoma	Royal Morris Ali Shahrak Virginia	Lawrence Turk Eric Gigliome New York
Chris Barclay Altig-Orlovic California	Shana Didow Ali Shahrak North Carolina	Brian Groeschel Williams-Williams Georgia	Bryan Johnson David Zophin Connecticut	Daniel Muszynski Mike Jones Ohio	Godley Vaughn Eric Gigliome New York
Sandra Berry Ali Shahrak North Carolina	Bryan Disco David Zophin Vermont	Ryan Guillory Nick Nirkowski Louisiana	Lora Lee Ali Shahrak North Carolina	George Noujaim David Zophin Connecticut	Darren Wakefield Gen-Gen-Bitman Missouri
Maureen Call David Zophin Connecticut	Timothy Edge Ali Shahrak North Carolina	Willie Hayden David Zophin Connecticut	Stephen Maloney David Zophin Massachusetts	Henry Riley David Zophin Vermont	Kimberly York Jim Surace Ohio

Promoted To General Agent

David Ackerman Eric Gigliome New Jersey	Robert Cosgrove Marc Zipper Florida	Ronald Garney Durham Oldham New York	Jean-Marc Louis Eric Gigliome New York	John Shearer Eric Gigliome Delaware	Rosalie Zwicker Joseph Manone Wisconsin
Jason Anderson David Cohen California	Alfred Delgado David Cohen California	Arnold Iacoviello Tom Williams Florida	Maxine Moody David Zophin Connecticut	Momodou Souko Williams-Williams Georgia	
Sandra Carlson Joseph Manone Illinois	Michael Dibella Eric Gigliome New Jersey	Horace Johnson Tom Williams Florida	Susanne Munro Durham Oldham New York	Tung Truong Vlad Basov Texas	
Barrett Clayton Vic Hancock Kentucky	James Flores Bill Jennings Colorado	Cory Lux Robert Smith Oklahoma	Lloyd Phipps Williams-Williams Georgia	James Wurf Bill Jennings Colorado	
Joseph Coursey Joseph Manone Wisconsin	Ashinya God Gigliome-Drister Massachusetts	Patricia Langenecker Jim Surace Ohio	Robert Rife Vic Hancock Indiana	Scott Zoll Vic Hancock Kentucky	

Promoted To Master General Agent

Dax Aurand Gen-Gen-Bitman Illinois	Matthew Cano Gen-Gen-Bitman Missouri	Mike Defazio Altig-Orlovic California	Brian Potovitch Gen-Gen-Bitman Kansas	Ezekiel Neumann Rick Altig North Carolina	Steven Rodriguez Eric Neal Texas
Michael Beck Gen-Gen-Bitman Kansas	Jerome Cardwell Shashi Parekh South Carolina	Jason Dickson Chris La Fond Pennsylvania	Michael Lavergne Eric Neal Texas	Robert Pomerleau Rick Mansfield Maine	Jose Sarrano James Fagan Puerto Rico
Elaina Boaco Tom Williams Florida	Richard Correa Bill Jennings Colorado	Robert Dunn Marc Morton Ohio	Kenny Murray Rick Altig Montana	Rebecca Reebek Joseph Manone Wisconsin	William Taylor Joseph Manone Illinois



1. David Wang
Woodridge, IL



2. Michael Lau
Burnaby, BC



3. Justin Miller
Reno, NV



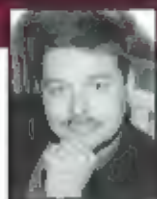
4. Timothy Cruise
Woodridge, IL



5. Donald McMillan
Burnaby, BC



6. Carla Miller
Omaha, NE



7. Joseph Moore
Tampa, FL



8. James Larkin
Great Neck, NY



9. David Solomonov
Toronto, ON



10. Brian Quinn
Kansas City, MO

All Time Record to Beat
Month: \$51,235 Net ALP Marlon Underwood

January Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. David Wang	\$16,888		86.5	David Wang	Olson-Smith
2. Michael Lau	15,478		74.7	Craig Nugara	Rick Altig
3. Justin Miller	15,356	91		Dustin Venekamp	Altig-Orlovic
4. Timothy Cruise	15,328		81.9	Steven Jakubczak	Olson-Smith
5. Donald McMillan	15,134	94		Bill Hayer	Rick Altig
6. Carla Miller	14,982		76.5	Carla Miller	John Akers
7. Joseph Moore	14,537	89		Matt Henderson	Marc Zipper
8. James Larkin	14,415		89.0	Theodore Pappas	Eric Giglione
9. David Solomonov	13,897		70.2	Imran Satti	Joshua Chalom
10. Brian Quinn	13,879		69.9	Brian Quinn	Gen-Gen-Bitman
11. Nada Markovic	13,662		74.4	John McCreary	Furer-Whittinghill
12. David Vinci	13,635	91		Donna Coffey	David Cohen
13. James Dattilo	13,557		71.3	James Dattilo	Marc Zipper
14. Daniel Potilechio	13,524		76.7	David Wang	Olson-Smith
15. Omar Hashimi	13,510		71.5	Steve Foti	Jatoft-Foti
16. Scott Remyey	13,412		83.5	Jeff Dinocento	Eric Giglione
17. Pamela Drury	13,382		84.9	Gregory Partee	Vic Hancock
18. Stephen Flecker	13,203		73.2	Jonathan Saluk	Eric Giglione
19. George Noujaim	13,156	96		Kevin Surles	David Zophin
20. David Tubbin	13,152		88.4	David Tubbin	Rick Altig

* Percentage of Net to Gross

All Time Record to Beat
YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. David Wang	\$16,888		86.5	David Wang	Olson-Smith
* 2. Michael Lau	15,478		74.7	Craig Nugara	Rick Altig
* 3. Justin Miller	15,356	91		Dustin Venekamp	Altig-Orlovic
* 4. Timothy Cruise	15,328		81.9	Steven Jakubczak	Olson-Smith
* 5. Donald McMillan	15,134	94		Bill Hayer	Rick Altig
* 6. Carla Miller	14,982		76.5	Carla Miller	John Akers
* 7. Joseph Moore	14,537	89		Matt Henderson	Marc Zipper
* 8. James Larkin	14,415		89.0	Theodore Pappas	Eric Giglione
* 9. David Solomonov	13,897		70.2	Imran Satti	Joshua Chalom
* 10. Brian Quinn	13,879		69.9	Brian Quinn	Gen-Gen-Bitman
11. Nada Markovic	13,662		74.4	John McCreary	Furer-Whittinghill
12. David Vinci	13,635	91		Donna Coffey	David Cohen
13. James Dattilo	13,557		71.3	James Dattilo	Marc Zipper
14. Daniel Potilechio	13,524		76.7	David Wang	Olson-Smith
15. Omar Hashimi	13,510		71.5	Steve Foti	Jatoft-Foti
16. Scott Remyey	13,412		83.5	Jeff Dinocento	Eric Giglione
17. Pamela Drury	13,382		84.9	Gregory Partee	Vic Hancock
18. Stephen Flecker	13,203		73.2	Jonathan Saluk	Eric Giglione
19. George Noujaim	13,156	96		Kevin Surles	David Zophin
20. David Tubbin	13,152		88.4	David Tubbin	Rick Altig

* Percentage of Net to Gross

2003 Atlantis Qualifiers

2003 President's Club Qualifiers

2003 Founder's Club Qualifiers

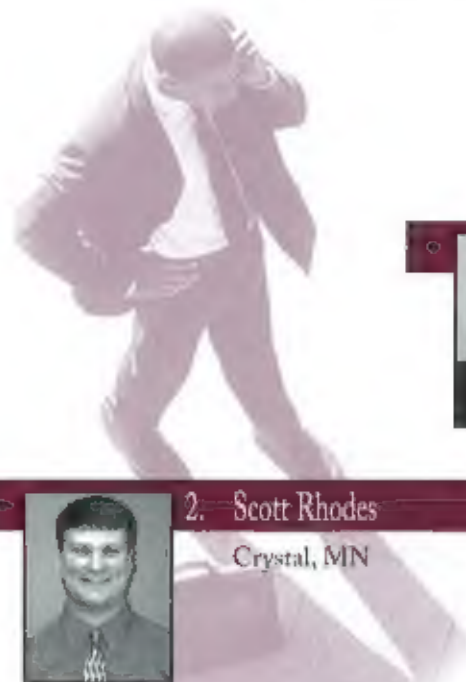
Robin Andrade
 Malka Arony
 Douglas Bauknecht
 David Blaisdell
 Mark Bleier
 Alex Bluhm
 Rudi Camenzind
 Loren Cardwell
 Erica Dalager
 Barry Deardorff
 Brenda DiSomma
 Vivian Dwyer
 Joseph Galusha
 Hal Herman
 Yvonne Hernandez
 Richard Meshulam
 Russell Morris
 Susanne Munro
 Laurie Onasch
 Scott Remmey
 Robert Russo
 Gregory Siard
 Curt Snow
 Rona Pileggi Spano
 David Thornton
 Robert Ulreich
 Leo VanDenBussche
 Al-Karim Walji
 David Wang
 Matthew Wolfanger
 Jinzhou Zhao

Malka Arony
 Mark Bleier
 Lance Brown
 Rudi Camenzind
 Loren Cardwell
 Cheryl Cook
 Timothy Cruise
 James Dattilo
 Brenda DiSomma
 Vivian Dwyer
 Mary Ann Gaelic
 Frederick Hadayia
 Hal Herman
 Yvonne Hernandez
 Charles Hill
 Hurst Kopp
 Joseph Larsen
 Kelly McDonald
 Karen McQuoid
 Russell Morris
 Michael Nowak
 Laurie Onasch
 Gaurang Pandya
 Steve Polederos
 Robert Russo
 Gregory Siard
 Curt Snow
 Ruben Soberanes
 Rona Pileggi Spano
 Robert Ulreich
 David Wang
 Matthew Wolfanger
 Jinzhou Zhao



- John Akers Agency**
Carla Miller
- Rick Altig Agency**
Rick Altig
Kevin Appannany
Rachel Arenas
Rajeev Arya
John Baloun
Douglas Bauknecht
Heather Baus
Upinder Bhinder
David Blaisdell
Ben Carbonette
Fran Christie
Jeffory Churchfield
Christopher Clark
Paula Cooper
Erica Dalager
Jacqueline deVooght
Dobbin Ernstedt
David Farrasoty
Patrick Fowler
Roger Fung
Michael Goodard
Harpreet Gujral
Bill Hayer
Matthew Ho
Stefan Johannsson
Joey Kennedy
Bodis Kilan
Bradley Kincaid
Joseph Larsen
Michael Lau
David Masse
Kelly McDonald
Donald McMillan
Rodney Mori
Robert Morrison
Dennis Muth
Ali Nesar
Daniel Pavak
Dus Raven
Robert Russo
John Saffari
Paramjit Sanghu
Parminder Sibota
Michael Snow
Roger Tanaka
Brian Thaboulay
Vernelle Uraou
Travis Vanleberghe
Leo VanDenBussche
Al-Karim Walji
Cynthia Wilhelm
David Williams
Jenny Williams
Joshua Wise
Jinzhou Zhao
- Joshua Chalom Agency Cont'**
Fernando Oliveira
Byron Paz
Preeti Sahgal
Al Wall
Douglas Zigby
- David Cohen Agency**
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Lance Brown
Rudi Camenzind
Richard DeLangis
John Franklin
John Graham
Eric Graham
Yvonne Hernandez
Rodney Humann
David Irby
Brandon Ito
Ronald Marx
Richard Meshulam
Mas Oqasem
Alan Tahmazian
David Thornton
Wai-Ming Wong
- Tyrone Conard Agency**
David England
- Steve Friedlander Agency**
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Vicki Crawford
Maurice Davies
Steve Friedlander
Mary Ann Gaelic
David Gallweath
Roger Geering
Lawrence Hanck
Karen McQuoid
Stefan Reynolds
Steven Sequeira
Howard Wilson
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Crysd Valentine
- Robert Hughes Agency**
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John Martin
- Jasoft-Foti Agency**
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Alfred Brenner
Steve Foti
Omar Hashimi
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Brian Hugh
Larry Lawson
Herivelto Pereira
Michael Perkins
Claudia Rodriguez
Hugo Raut
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Curt Snow
Ruben Soberanes
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Mack Bell
- Bill Jennings Agency**
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- Ramin Kouladji Agency**
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Todd Johnston
Vanessa Kanaan
- Chris La Fond Agency**
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- Robert Smith Agency**
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Denise Gilbert
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Pablo Pirela
Daniel Poterchio
Robie Samuels
James Schneider
Nathan Schwartzberg
Scott Smith
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Lawrence Timanore
Lathony Tucker
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- James Surace Agency**
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Dennis Pochron
Irene Rarycz
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James Surace
- Tom Williams Agency**
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William Cook
Gilbert Franklin
Earle Harris
Arnold Iacovello
David Jackson
Horace Johnson
Richard Miller
Arthur Westergren
- Williams-Zipper Agency**
Steven Strong
- Chris Wittenbach Agency**
Peter Atlas
Tobias Jenkins
Chris Wittenbach
- Marc Zipper Agency**
John Bulicava
Robert Congrove
James Dattilo
Edward Johnson
Farrak Elnik
Richard Koschitzky
Jason Lassar
Kinnoy Lewis
Amanda Minaz
Matthew Modiat
Russell Morris
Mari Zipper
- David Zophin Agency**
Rebecca Dunwoodie
Dyan Gonzalez
Larry Muller
Jason Moffis
Maxine Moody
Steven Polederos
Kevin Surles
David Zophin

Supervising Agents



1. Kent Thrower

Cannonsburg, PA



2. Scott Rhodes

Crystal, MN



3. David Leathers

Los Angeles, CA

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$68,050 Net ALP Mary Ann Gaelic

January Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Kent Thrower	\$17,137	\$24,704	88		3	Alex Roland	Chris La Fond
2. Scott Rhodes	15,274	24,440		83.0	2	Tracy McNallen	Rick Altig
3. David Leathers	13,636	21,889	87		1	Donna Coffey	David Cohen
4. Shelly Russell	13,182	24,834	98		3	John McCreary	Furer-Whittinghill
5. Nasreen Rana	11,124	14,853	84		3	David Mah	Rick Altig

All Time Record to Beat

YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat

YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Kent Thrower	\$17,137	\$24,704	88		3	Alex Roland	Chris La Fond
2. Scott Rhodes	15,274	24,440		83.0	2	Tracy McNallen	Rick Altig
3. David Leathers	13,636	21,889	87		1	Donna Coffey	David Cohen
4. Shelly Russell	13,182	24,834	98		3	John McCreary	Furer-Whittinghill
5. Nasreen Rana	11,124	14,853	84		3	David Mah	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Allan Gilbert

Woodridge, IL



2. Hal Herman

Rochester, NY



3. Alison King

San Diego, CA



4. Gregory Siard

Rochester, NY



5. Scott Jordan

Ridgeland, MS

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

January Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
1. Allan Gilbert	\$34,430	\$45,073	95		4	Denise Gilbert	Olson-Smith
2. Hal Herman	29,825	40,210		76.9	5	Paul Rumbuc	Durhon Oldham
3. Alison King	29,045	39,066	97		5	John McCreary	Furer-Whittinghill
4. Gregory Siard	28,234	30,241	90		6	Jim Bianchi	Durhon Oldham
5. Scott Jordan	23,110	27,012	98		6		Gleb Ostrovsky
6. Kobie Samuels	22,484	30,289	98		6	Steven Jakubczak	Olson-Smith
7. Kyle Kozel	22,175	25,584	81		6	Scott Sonnenberg	Gen-Gen-Bitman
8. Brandon Ito	20,344	22,381		70.7	4	David Iriye	David Cohen
9. Terrance Hearn	18,646	23,049	84		6	Jeff Dinocento	Eric Giglione
10. Robert Morrison	17,733	17,352		70.2	5	Lewis Prochnau	Rick Altig

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
* 1. Allan Gilbert	\$34,430	\$45,073	95		4	Denise Gilbert	Olson-Smith
* 2. Hal Herman	29,825	40,210		76.9	5	Paul Rumbuc	Durhon Oldham
* 3. Alison King	29,045	39,066	97		5	John McCreary	Furer-Whittinghill
* 4. Gregory Siard	28,234	30,241	90		6	Jim Bianchi	Durhon Oldham
* 5. Scott Jordan	23,110	27,012	98		6		Gleb Ostrovsky
6. Kobie Samuels	22,484	30,289	98		6	Steven Jakubczak	Olson-Smith
7. Kyle Kozel	22,175	25,584	81		6	Scott Sonnenberg	Gen-Gen-Bitman
8. Brandon Ito	20,344	22,381		70.7	4	David Iriye	David Cohen
9. Terrance Hearn	18,646	23,049	84		6	Jeff Dinocento	Eric Giglione
10. Robert Morrison	17,733	17,352		70.2	5	Lewis Prochnau	Rick Altig

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Individual Producers



David Wang
Scott Smith Agency
\$263,746 Net ALP
84.2 Percent Retention

- | | |
|----------------------|--------------------|
| 1. David Wang | 6. James Dattilo |
| 2. Timothy Cruise | 7. Karen McQuoid |
| 3. Marlon Underwood | 8. Mary Ann Gaelic |
| 4. Matthew Wolfanger | 9. Michael Nowak |
| 5. Curt Snow | 10. Robert Ulreich |

Supervising Agents



Mary Ann Gaelic
Steve Friedlander Agency
\$266,978 1st Year Agent
\$443,893 Net ALP
73.6 Percent Retention

General Agents



Elaina Bosco
Tom Williams Agency
\$402,257 1st Year Agent
\$485,022 Net ALP
70.8 Percent Retention

1. Elaina Bosco
2. Stefan Reynolds
3. Kevin Leonard
4. Robert Morrison
5. Robert Dunn

Master General Agents



Paul Rumbuc
Durhon Oldham Agency
\$1,241,375 1st Year Agent
\$2,168,283 Net ALP
77.2 Percent Retention

1. Paul Rumbuc
2. Lawrence Hauck
3. Jim Bianchi
4. Steven Greer
5. David Iriye

SGA Category I



Durhon Oldham
Durhon Oldham Agency
\$3,453,881 1st Year Agent
\$4,899,955 Net ALP
232 Percent of Standard



SGA Category II

Eric Giglione & David Brister
Giglione-Brister Agency
\$1,898,631 1st Year Agent
\$2,114,762 Net ALP
165 Percent of Standard

SGA Category III



Marc Morton
Marc Morton Agency
\$990,583 1st Year Agent
\$1,591,626 Net ALP
121 Percent of Standard

SGA Category IV



Steve Friedlander
Steve Friedlander Agency
\$1,451,415 1st Year Agent
\$1,961,521 Net ALP
214 Percent of Standard

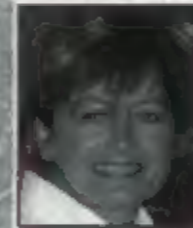
PR Managers



Debbie Enstedt
Rick Altig Agency
281,497 Cards

1. Debbie Enstedt
2. Brenda DiSomma

PR Representatives Category A



Rona Pileggi Spano
Scott Smith Agency
45,835 Cards

1. Rona Pileggi Spano
2. Brenda DiSomma
3. Al Wall

PR Representatives Category B



Laurie Onasch
Joseph Manone Agency &
Rick Altig Agency
35,730 Cards

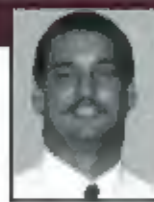
1. Laurie Onasch
2. Malka Arony
3. Brenda Swecker

PR Representatives Category C



Vivian Dwyer
Ali Shahrak Agency
103 Groups

1. Vivian Dwyer
2. Cheryl Cook
3. Richard Case



1. Scott Sonnenberg

St. Louis, MO



2. Kevin Surles

Middleton, CT



3. Dorian Oldham

Rochester, NY



4. Paul Rumbuc

Rochester, NY



5. Jason Mollo

Montpelier, VT

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

January Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	SGA
1. Scott Sonnenberg	\$81,373	\$93,942		67.2	20	Gen-Gen-Bitman
2. Kevin Surles	75,535	79,224		73.4	13	David Zophin
3. Dorian Oldham	72,966	101,777	98		14	Durhon Oldham
4. Paul Rumbuc	64,086	87,860		77.1	13	Durhon Oldham
5. Jason Mollo	61,779	61,779		68.7	13	David Zophin
6. David Iriye	50,340	61,717		71.9	16	David Cohen
7. Theodore Pappas	47,101	51,467		71.3	8	Eric Giglione
8. Jim Bianchi	46,093	53,981		76.4	16	Durhon Oldham
9. Ryan Mansueto	46,003	53,271	89		4	Eric Neal
10. Jeffrey Dinocento	44,569	80,922		68.4	16	Eric Giglione

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	SGA
* 1. Scott Sonnenberg	\$81,373	\$93,942		67.2	20	Gen-Gen-Bitman
* 2. Kevin Surles	75,535	79,224		73.4	13	David Zophin
* 3. Dorian Oldham	72,966	101,777	98		14	Durhon Oldham
* 4. Paul Rumbuc	64,086	87,860		77.1	13	Durhon Oldham
* 5. Jason Mollo	61,779	61,779		68.7	13	David Zophin
6. David Iriye	50,340	61,717		71.9	16	David Cohen
7. Theodore Pappas	47,101	51,467		71.3	8	Eric Giglione
8. Jim Bianchi	46,093	53,981		76.4	16	Durhon Oldham
9. Ryan Mansueto	46,003	53,271	89		4	Eric Neal
10. Jeffrey Dinocento	44,569	80,922		68.4	16	Eric Giglione

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
David Wang	Olson-Smith	\$3,377.78
Timothy Cruise	Olson-Smith	\$2,912.46
James Larkin	Eric Giglione	\$2,883.02
Carla Miller	John Akers	\$2,758.05
Scott Remmey	Eric Giglione	\$2,682.43
Pamela Drury	Vic Hancock	\$2,676.46
Olaf Johnson	Marc Morton	\$2,639.99
Michael Lau	Rick Altig	\$2,631.36
David Tubbin	Rick Altig	\$2,630.53
Daniel Potifichio	Olson-Smith	\$2,489.21

Total Retention Bonus Paid: \$275,772.89 237 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Jason Mollo	David Zophin	\$6,377.44
Kevin Surles	David Zophin	\$5,779.21
William Cook	Tom Williams	\$4,847.30
Paul Rumbuc	Durhon Oldham	\$4,045.54
Alex Roland	Chris La Fond	\$4,031.78
Theodore Pappas	Eric Giglione	\$3,901.88
Jeff Dinocento	Eric Giglione	\$3,218.75
Tracy McNellan	Rick Altig	\$3,203.56
Bill Hayer	Rick Altig	\$3,084.98
Dustin Raam	Rick Altig	\$3,029.17

Total Leadership Bonus Paid: \$64,557.85 29 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Erica Dalager	Rick Altig	\$3,469.77
Laurie Onasch	Joseph Manone	\$2,568.85
Gabriela Berloni	Joshua Chalom	\$1,538.64
Al Wall	Joshua Chalom	\$1,525.45
Joseph Galusha	Durhon Oldham	\$1,444.72
Brenda DiSomma	Eric Giglione	\$1,245.12
Malka Arony	David Cohen	\$934.64
Robin Andrade	Giglione-Brister	\$924.98
Leo VanDenBussche	Rick Altig	\$918.18
Patti Morgan	Nick Nitkowski	\$911.80

Total PR Bonus Paid: \$32,746.58 48 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

A Coming Together

"David is a remarkable individual. He exemplifies what it means to have quantity and quality. For David, in 2003, his commitment and effort just made it all come together. I couldn't have asked for a better performance than we have gotten in the past four years — Tim Cruise, Marlon Underwood and, now, David Wang. We are just proud they are all on our team. Congrats David on your stellar performance in 2003."

Scott Smith, SGA The Scott Smith Agency

Success happens where a well-laid plan and solid goals meet. David Wang is no exception. Last March he gave us a preview of what was to come and now as the Individual Producer of the Year, his success and accomplishment are now etched in American Income history. Take a look at what David had to say last March.



David Wang

"Making the decision to come to American Income has been a profitable decision for me. It has allowed me to gain an understanding of the financial services industry, and the money hasn't been bad either.

Prior to starting with AIL, I had been looking to get into the financial services sector. It was my friend, Jose Sanchez, who convinced me American Income was the way to go.

Once I took a closer look, I found that this Company is the best in the union market, and I liked the fact they focused on their life products. That focus is what has allowed them to reach the pinnacle in the industry. Needless to say, I was very impressed.

I believe the job we are doing at AIL is an important one. Safeguarding people's lives provides them — and me — with a sense of security. In this day and age, security can mean a lot.

I see everyone. There is the single guy just starting out with a union, the married couple and the 70-year-old retiree. Appealing to this wide-range of customers is a challenge. However, I try to gear my presentations to each of these individual's needs. Your presentation varies based on your customer. Individual needs change over time and having the ability to adapt to those needs based on life circumstances is what makes the sale. That is what I like about American Income — customers are allowed to grow with their policies.

The POS system takes that growth into account and puts an Agent in front of their customers at least once a year. With many other companies, policyholders may only see their Agent once every few years. Being there when your customers need you is what makes you much more than an Agent. It makes you an advisor.

For this reason, I focus 95 percent of my energy on developing my people and communication skills. I constantly push for a deeper understanding of the business. When you are in front of people, it is more about answering their questions than about explaining a policy. This business is strategic, and if you don't have the knowledge you might have a hard time qualifying and quantifying your business. Knowing the insurance industry and utilizing strong communication skills allows you to stay one step ahead.

The three things I believe that are essential to success are having a strong work ethic, a determined focus, and a base knowledge of the industry. For new Agents just starting out, I can't express enough that knowledge is key.

At the end of the day, when I come home, the one thing that makes it all worthwhile is knowing I have provided for my family. It is important that my boys can be proud of their dad and proud of what he does everyday. American Income has provided that source of pride in me and that is what I hope to pass on to them."



FROM THE DESK OF:
Don Underwood
Director of
Quality Control

Quality of Business — Your Responsibility

Hopefully, as you read these words, your business is doing well, and you are off to a great start in a now, not-so-new year. Notice, I said "your business" as that description more clearly identifies your position with American Income and National Income. Though you are an independent contractor, your client and our client are one in the same making our businesses interconnected. In fact, this may be one of the things which most influenced your decision to join this Company — the opportunity to own your own business.

In our line of work, the decision on how you look, how many people you see, the presentation utilized, the service you provide and the overall degree of professionalism you employ is all up to you. This is not so different from other businesses — how good you do "things" ultimately determines your degree of success. While a sandwich shop owner may do everything possible to ensure a new customer returns another day, you should think of your business in the same way to ensure your customers continue to pay premiums. Simply, your business is your responsibility. Though you may have an SA, GA, MGA or SGA in your hierarchy, maybe even all of these, or perhaps, you hold one of these ranks; the point is, every business has a hierarchy and everyone has a "boss" regardless of the position they hold. Still, you must take total responsibility, as a business owner, for every aspect of your business — certainly including quality.

It remains critical to your success — or I should say the success of your business — to understand and appreciate the responsibility of owning your own business especially as it relates to quality. Quality of business cannot be delegated; it starts and ends with you! As a business owner, the nontransferable characteristic of quality is a good thing as this allows you to decide and implement the steps needed to obtain a higher degree of success for your business. There will always be minimum standards in any enterprise, but successful people and businesses don't deal in minimums; they always go a step further; they always do more. An entrepreneur told me, "Without providing quality, I would need to have a grand opening every day because there would be no repeat business." While this may sound like a simple statement, too often, in our business, we are pushed into having a grand opening every day, or week, because we did not provide initial quality, or after the sale follow-up, to ensure our customers keep on paying premiums. Remember, the real financial stability of your business comes from your customers continuing to pay premiums (a.k.a. renewal) and renewals are directly related to the degree of quality you provided at the time of the sale. While new sales are critical to any business, and the insurance industry is certainly no exception, payment of renewals will always be the

foundation of your business and the amount of those renewals will always be a direct result of the quality offered by your business organization.

I can't say this enough, your business will fall or flourish based on your efforts. Don't forget, your customers have a choice. They will do business with you initially and continue to do business with you for one reason, and one reason only, the quality of business or service you provide. Because you helped identify a need, then satisfied it with a product, and did that in a high quality manner; they will not only choose to buy the product, but are likely to remember, come renewal time, that the purchase was a smart decision.

If quality isn't your strongest area, we're here to help. At American Income and National Income, we pride ourselves on the fact we are here when you need us. There is always someone standing by to answer your questions and help you through your weakness. Here are ten tips for turning your weak quality into a strong suit:

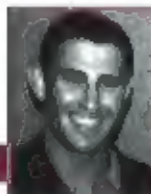
1. Utilize a sample policy at the end of a sale.
2. Utilize birthday cards, "appreciate your business" letters or thank you cards.
3. Call your clients a few days after the sale — an answered question could save a cancellation.
4. Be conscious of your appearance. Remember, first impressions are crucial.
5. Identify a need with your client, then solve that need with one of our products.
6. Meet regularly with the conservation manager in your Agency. They are a good resource to tap given their daily contact with policyholders.
7. Reinstate more business than is lapsing.
8. If you are weak in an area, find someone in your Agency who is strong and share ideas.
9. Prepare your clients for possible ratings, applicants don't like surprises.
10. Read, study, learn! Libraries and book stores are full of books on selling. Continue to educate yourself; continue to get better!

Being a business owner carries an immense responsibility, but it also gives you the opportunity to be as successful as you want to be! Remember, the primary driver to a good quality of business is a strong sale. After all, it is your business; shouldn't it be the best it can be?



Durhon Oldham

CATEGORY I	JANUARY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Durhon Oldham	\$258,867	\$188,000	45	176	\$360,442	76.4	\$258,867	\$188,000	45	176	\$360,442	
Rick Altig	\$784,105	\$673,200	5	121	\$1,275,601	68.5	\$784,105	\$673,105	5	121	\$1,275,601	



David Zophin

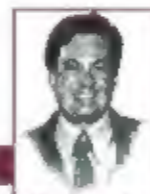
CATEGORY II	JANUARY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
David Zophin	\$138,010	\$96,360	35	178	\$149,760	74.8	\$138,010	\$96,360	35	178	\$149,760	

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate.



Joseph Manone

CATEGORY III	JANUARY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Joseph Manone	\$81,632	\$75,240	48	148	\$168,352	75.4	\$81,632	\$75,240	40	148	\$168,352	



Rick Altig & Alan Martyn

CATEGORY IV	JANUARY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Altig-Martyn	\$69,273	\$62,040	112	112	\$103,046	67.5	\$69,273	\$62,040	112	112	\$103,046	

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate.

MONETARY DONATIONS

American Income & National Income

- Donated \$2,000 to the Alberta Federation of Labour
- Contributed \$5,000 to Project Vote
- Donated \$25,000 to the AFL-CIO

Rick Altig Agency

- Contributed \$150 to the IBT 81
- Gave \$100 to the CJA 1388
- Donated \$200 to the CJA 2851
- Gave \$119.98 to the IBFW 48
- Donated \$387.68 to the IBT 324
- Contributed \$250 to the Labor Community Services
- Donated \$301.52 to the LIUNA 296 and the IAM 1005
- Contributed \$71.66 to the LIUNA 483 and the IBT 324
- Gave \$66.31 to the LIUNA 483
- Contributed \$150 to the Oregon Amvets
- Gave \$111.14 to the OSBA
- Donated \$399.97 to the PAT 1236
- Gave \$400 to the OWGL
- Donated \$57.17 to the RWA 49
- Contributed \$169.31 to the Labor Community Services and Council
- Contributed \$2,680 to Calgary Softball to be a corporate team sponsor
- Contributed \$424.66 to the IBFW 77
- Gave \$350 to the Schofield Credit Union
- Donated \$200 for a laborer's Christmas party
- Contributed \$100 to the USWA 818
- Gave \$100 to the USWA 6500
- Gave \$200 to the London Dist. Labour Council, elections
- Gave \$500 to the USWA 2020
- Donated \$1,000 to the OPFC
- Contributed \$100 to the CEP 324
- Donated \$1,100 to the Minnesota AFL-CIO
- Gave \$250 to the South Dakota Women's Auxiliary
- Gave \$250 to the South Dakota VFW
- Donated \$79.52 to the Marine Engineers
- Contributed \$70.96 to the OPCM 555

Rick Altig Agency Con't

- Contributed \$150 to the LIUNA 296
- Gave \$250 to the Quad City Labor Council
- Donated \$500 to the IBT 66
- Gave \$500 to the RWDSU/SK joint board
- Donated \$250 to the Reno Labor Council and Building Trades COPE
- Contributed \$250 to the CEP 1900
- Donated \$500 to the IBEW 659
- Contributed \$500 to the Regina Dist. Labor Council
- Gave \$5,000 to the LIC Oral History Project
- Donated \$200 to the Women's Health Clinic
- Gave \$200 to the ESA Credit Union

David Cohen Agency

- Gave \$1,000 to the SEIU 99 Member Education Fund

Steve Friedlander Agency

- Donated \$500 for a ChildSafe® promotion in association with a contest sponsored by Credit Union Auckland

Jatoft-Foti Agency

- Contributed \$900 for UFCW strike support event
- Donated \$800 to the Merced-Mariposa CLC dinner
- Gave \$500 to the TAP golf tournament

Ramin Kouladji Agency

- Contributed \$250 to the IBFW 625
- Donated \$130 to the New Brunswick Wildlife Federation

Rick Mansfield Agency

- Gave \$500 to the PACE 10075 Workers' Assistance Fund

Jim Surace Agency

- Gave \$150 to the Workers' Local 17 scholarship fund

Williams-Williams Agency

- Contributed \$730 to the North Georgia Building & Trades
- Donated \$300 to the Georgia AFL-CIO
- Gave \$270 to the GCIU Local 8-M
- Gave \$240 to the HFIA Local 48
- Gave \$150 to the Central Georgia Building & Trades

Total \$57,059.88

OTHER DONATIONS

Jatoft-Foti Agency

- Hosted a charity shoot

Ramin Kouladji Agency

- Provided door prizes for the CUPE Local 5050 annual business meeting

Chris La Fond Agency

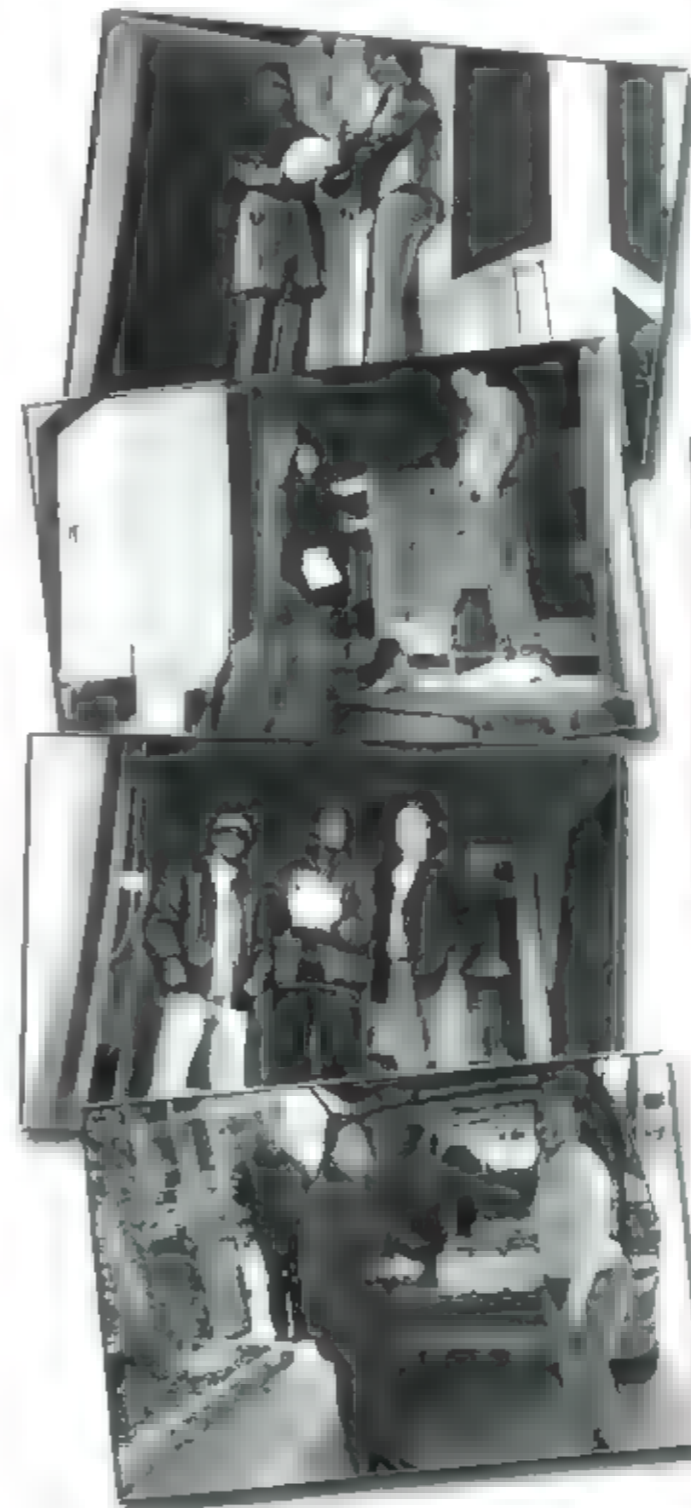
- Sponsored the Auberle Development holiday party

Williams-Williams Agency

- Donated food to the Atlanta and North Georgia Building & Trades Council

The Tradition Continues

The Eric Giglione Agency continued their annual holiday turkey drive this past holiday season delivering over 1,100 12-pound turkeys to families throughout New Jersey, Pennsylvania, New York and Massachusetts. This coming holiday season will mark the Agency's five year commitment to this community program which feeds thousands of union families. Take a look at the overwhelming response from the community.



Dear Mr. Giglione,
 How proud you make the business community feel with your unselfish and tireless efforts. It seems that you have captured the real meaning of the holidays - not just buying, but also giving, laughing you and your staff all the best.
 Sincerely,
 Gloria S. Dittman
 President of the Edison Chamber of Commerce

Dear Mr. Giglione,
 Just a brief note to thank you for your generous gift to us. Believe me, I don't think there was a happier, better-fed family. You and your family will be remembered in our prayers.
 Gratefully,
 Maureen Malone
 Catholic Charities

Dear Mr. Giglione,
 I am writing to thank you and American Income for the kind gift of a turkey we received today.
 It came at a very good time for our family. We had a family emergency which left us in a tight financial situation. We certainly did not expect to find ourselves in this position.
 However, we really do appreciate the turkey, and I wanted to let you this will help us in a real way.
 By the time you receive this note the holidays will have come and gone, but the gratitude we feel will remain.
 Sincerely,
 Mary Louise Rumford

PR Manager

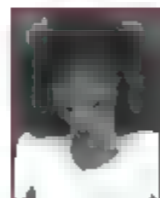


Debbie Enstedt
Winnipeg, MB

Category A

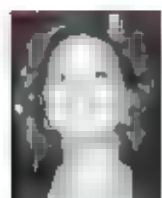


Suzanne Powers
Los Angeles, CA



Jenny Williams
Redmond, WA

Category B



Casandra Robinson
London, ON



Malka Arony
Phoenix, AZ

Category C



Patti Morgan
Metairie, LA



Casandra Robinson
London, ON



Eileen Hanson-Kelly
Charlotte, NC

January Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	10,719	Rick Altig
2. Malka Arony	3,491	Steve Hartman
3. Brenda DiSomma	3,252	Eric Gighone

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Suzanne Powers	2,592	David Cohen
2. Jenny Williams	2,589	Rick Altig
3. Vivian Dwyer	2,520	Ali Shahrak
4. Manone Brulotte	1,526	Rick Altig
5. Robin Denham	1,272	Gen-Gen-Bit

Category B	No. Cards	SGA
1. Casandra Robinson	1,424	Altig-Martyn
2. Malka Arony	1,382	Steve Hartman
3. Laurie Onasch	1,147	Manone & Altig
4. David Provencher	1,033	Rick Mansfield
5. Sandra Johnson	985	Gary Bleier

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Patti Morgan	11	Nitkowski & Basov
2. Casandra Robinson	8	Altig-Martyn
2. Eileen Hanson-Kelly	8	Robert Hughes
3. Billy Sauers	5	Tom Williams
3. Donald Spohn	5	Marc Morton
3. Mark Gagliardi	5	Jatoft-Foti
3. Becky Cutler	5	Bill Jennings
3. Robin Denham	5	Gen-Gen Bit
3. Jenny Williams	5	Rick Altig

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	10,719	Rick Altig
*2. Malka Arony	3,491	Steve Hartman
3. Brenda DiSomma	3,252	Eric Gighone

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Suzanne Powers	2,592	David Cohen
*2. Jenny Williams	2,589	Rick Altig
3. Vivian Dwyer	2,520	Ali Shahrak
4. Manone Brulotte	1,526	Rick Altig
5. Robin Denham	1,272	Gen-Gen-Bit

Category B	No. Cards	SGA
*1. Casandra Robinson	1,424	Altig-Martyn
*2. Malka Arony	1,382	Steve Hartman
3. Laurie Onasch	1,147	Manone & Altig
4. David Provencher	1,033	Rick Mansfield
5. Sandra Johnson	985	Gary Bleier

All Time PR Group Production Record

YTD: 103 groups Vivian Dwyer

Category C	Groups	SGA
*1. Patti Morgan	11	Nitkowski & Basov
*2. Casandra Robinson	8	Altig-Martyn
*2. Eileen Hanson-Kelly	8	Robert Hughes
3. Billy Sauers	5	Tom Williams
3. Donald Spohn	5	Marc Morton
3. Mark Gagliardi	5	Jatoft-Foti
3. Becky Cutler	5	Bill Jennings
3. Robin Denham	5	Gen-Gen Bit
3. Jenny Williams	5	Rick Altig

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows. Must have two PR Representatives coded and meet all production requirements.



La Cultura de Cancun!

Located on the Yucatan peninsula, Cancun offered the Mexican government a premier site to plan and build a tourist destination. However, this vacation spot offers more to its visitors than just being an ideal getaway. This planned community is a cultural hot spot with strong Mayan influences.

Centuries before Spanish explorers discovered Mexico, Cancun was home to one of the most advanced civilizations of its time. The roots of this area are heavily laid in the Mayan culture.

The Mayan civilization stretched from the Yucatan to Honduras, and is noted for its complex writing systems including a before its time astrological calendar, a rich understanding of academics including mathematics, and their architectural techniques evidenced by elaborate temples.

Where old world charm and big city rhythms collide, Cancun emerges as the vacationers' number one cultural venue. Holding true to its Mayan roots, but offering all the convenience and luxury you'll need to really relax, what other choice would there be?

Cancun the only choice!



CANCUN, MEXICO

2005

Qualifiers

Erica Dalager	\$3,469.77
Laurie Omach	\$2,588.83
Gabriela Bertoni	\$1,538.64
Al Wall	\$1,525.45
Joseph Galusha	\$1,444.72
Brenda Di Somma	\$1,248.12
Malka Arony	\$934.64
Robin Andrade	\$924.98
Leo VanDenBussche	\$918.18
Patti Morgan	\$911.80
Jacqueline deVooght	\$865.14
Erin McKee	\$846.73
Anne Bowyer	\$841.26
Becky Cutler	\$746.80
Frances Christie	\$700.62
Jenny Williams	\$679.92
Joseph Ward	\$642.84
Rona Spano	\$637.92
Casandra Robinson	\$628.00
Richard Case	\$622.84
Vivian Dwyer	\$614.76
Shannon Walker	\$603.42
William Slocum	\$535.19
Jennifer Opra	\$529.23
Parminder Sihota	\$507.80
Sandra Johnson	\$450.19
Manou Brulotte	\$398.00
John Wilkinson	\$394.65
Richard Meshulam	\$384.60
Irene Rurycz	\$363.10
Eileen Hanson-Kelly	\$343.00
Catherine Briggie	\$322.90
Mark Gagliardi	\$315.20
James Tasker	\$314.20
Kristen Fore	\$264.38
Suzanne Powers	\$262.89
Robin Denham	\$258.75
John Wigner	\$258.56
Charles Hill	\$252.81
George Farenthold	\$240.84
Susan Kelleher	\$238.41
Susan Gilbert	\$235.80
Timothy Farr	\$234.36
Mario Soljan	\$227.88
Brenda Swecker	\$226.71
Donald Spohn	\$210.15
Robert Dailey	\$201.74
Ayanna Prendergast	\$197.91
Cynthia Lebrun-Yalle	\$197.50
Gabriella Blott	\$197.37

Total **\$32746.58**

JANUARY
 FEBRUARY
 MARCH
 APRIL
 MAY
 JUNE
 JULY
 AUGUST
 SEPTEMBER
 OCTOBER
 NOVEMBER
 DECEMBER



January Bonus Qualifiers

Jason Mollo
\$6,377.44

Kevin Surles
\$5,779.21

William Cook
\$4,847.30

Paul Rumbuc
\$4,045.54

Alex Roland
\$4,031.78

Theodore Pappas
\$3,901.88

Jeff Dinocento
\$3,218.75

Tracy McNallan
\$3,203.56

Bill Hayer
\$3,084.98

Dustin Raaum
\$3,029.17

Matt Henderson
\$2,526.67

William Heath
\$2,281.19

Gregory Partee
\$2,262.96

Jeff Churchfield
\$2,014.82

Doreen Ryan-Foti
\$1,987.32

Mark Bleier
\$1,885.23

Tracy Haden
\$1,855.90

John Odorzynski
\$1,746.96

Jerald Muhammad
\$1,684.32

Kent Thrower
\$628.47

Elaina Bosco
\$621.62

Jean Marc Louis
\$617.88

Scott Rhodes
\$572.77

Horace Johnson
\$555.11

Maxine Moody
\$493.37

Corey Neff
\$457.75

Robert Boyer
\$289.36

Terrance Hearn
\$288.34

Robert Fife
\$268.20

Total \$64,557.85

Retention Bonus

<u>QUALIFIER</u>	<u>AGENCY</u>		<u>QUALIFIER</u>	<u>AGENCY</u>		<u>QUALIFIER</u>	<u>AGENCY</u>	
David Wang	Olson-Smith	\$3,377.70	Matthew Rogan	Durham Oldham	\$1,485.69	Steven Horyl	Durham Oldham	\$1,150.68
Timothy Cruise	Olson-Smith	\$2,912.46	Thomas Roddich	Steve Greer	\$1,466.61	Travis Yandenberghe	Nick Altig	\$1,145.77
James Larkin	Eric Giglione	\$2,883.02	Scott Rhodes	Nick Altig	\$1,466.55	Steven Engrar	Joseph Manone	\$1,130.07
Carla Miller	John Akers	\$2,758.05	Patrick Parisi	Chris La Ford	\$1,462.99	David Farraway	Nick Altig	\$1,105.03
Scott Remmey	Eric Giglione	\$2,682.43	John Marin	Robert Hughes	\$1,454.97	Bryan Johnson	David Zophin	\$1,093.65
Pamela Drury	Vic Hancock	\$2,676.46	Rebecca Francis	Jim Surace	\$1,448.57	Andrew Fike	Williams-Williams	\$1,090.92
Olaf Johnson	Marc Morton	\$2,639.99	Alex Blahm	Jazolt-Foti	\$1,448.06	Joshua Shoemaker	Mike Jones	\$1,087.38
Michael Lau	Nick Altig	\$2,631.34	Yvonne Hernandez	David Cohen	\$1,421.28	Erin Ziegler	Nick Altig	\$1,075.29
David Tubbin	Nick Altig	\$2,630.53	Lawrence Liggett	Durham Oldham	\$1,405.48	Patric Langenecker	Jim Surace	\$1,073.57
Daniel Potitechio	Olson-Smith	\$2,489.21	Pablo Pirela	Olson-Smith	\$1,394.28	Gabriel Hernandez	David Zophin	\$1,068.45
Hada Markovic	Furer-Whittinghill	\$2,322.70	Richard Delangis	David Cohen	\$1,390.05	Michael Kritzer	Nick Altig	\$1,067.46
Leslie Taylor	Dan Phillips	\$2,271.45	Bertrand Lefevre	Nick Altig	\$1,377.09	Hugo Russ	Jazolt-Foti	\$1,064.51
Krista Thieme	Steve Hartman	\$2,250.61	Timothy McCluskey	Nick Altig	\$1,357.73	Mazine Moody	David Zophin	\$1,060.74
Stephen Flecker	Eric Giglione	\$2,244.59	Ronald Trombetta	Chris La Ford	\$1,352.42	David Clark	Gen-Gen-Bitman	\$1,059.48
David Solomonov	Joshua Chalom	\$2,223.63	Stuart Paulino	Eric Giglione	\$1,336.42	James Sak	Olson-Smith	\$1,057.05
Brian Quinn	Gen-Gen-Bitman	\$2,220.65	Rosalie Zwicker	Joseph Manone	\$1,313.79	Steve Bowles	Yiad Basov	\$1,047.15
Asif Javaid	Eric Giglione	\$2,179.15	Robert Brown	Mark Hancock	\$1,311.24	Kim Valerio	Nick Altig	\$1,038.30
James Battilo	Marc Zipper	\$2,169.26	Douglas Bauknecht	Nick Altig	\$1,307.82	Marion Jones	Gleb Ostrovsky	\$1,037.85
Omar Hashimi	Jazolt-Foti	\$2,161.73	Nickelay Guser	Yiad Basov	\$1,299.71	Vernon Goddard	Nick Altig	\$1,032.45
Lazarus Echeta	Steve Greer	\$2,068.39	Douglas Zigby	Joshua Chalom	\$1,294.86	Robert Levin	Olson-Smith	\$1,023.69
Earle Harris	Tom Williams	\$2,055.37	Russell Lewis	Durham Oldham	\$1,278.83	Laronya Tucker	Olson-Smith	\$1,021.96
Kelley McDonald	Nick Altig	\$2,043.81	Alison King	Furer-Whittinghill	\$1,278.50	Lynda Williams	Steve Greer	\$1,019.64
Justin Miller	Altig-Orlovic	\$1,940.19	Kent Throver	Chris La Ford	\$1,274.49	Stephen Tran	Jazolt-Foti	\$1,013.98
Beau Bequette	Gen-Gen-Bitman	\$1,888.20	Jean Brinkmann	Joseph Manone	\$1,274.84	Ken Mahabir	Joshua Chalom	\$1,012.98
Arthur Westergren	Tom Williams	\$1,886.67	Jeanne Marks	John Akers	\$1,269.36	Concelor Davis	Olson-Smith	\$1,012.29
Jinzhou Zhao	Nick Altig	\$1,886.19	Sheshkannah Morris	Jazolt-Foti	\$1,268.67	Edward Johnson	Marc Zipper	\$1,009.35
Curt Snow	Jazolt-Foti	\$1,880.28	Jay Lupajis	Steve Hartman	\$1,259.79	Grant Holsteen	Nick Altig	\$1,002.51
David Williams	Nick Altig	\$1,876.44	Ronald Cook	Gen-Gen-Bitman	\$1,247.40	Robert Boyer	Eric Giglione	\$1,002.25
John Franklin	David Cohen	\$1,820.39	Matthew Dabler	Jim Surace	\$1,246.68	Larry Wright	Dan Phillips	\$999.60
Donald McMillan	Nick Altig	\$1,816.17	Eric Labessiere	Nick Altig	\$1,243.95	Weather Lagsdon	Jazolt-Foti	\$999.46
Allan Crystal	Olson-Smith	\$1,749.84	Tasha Tucker	Olson-Smith	\$1,239.22	Shaah Abbas	Nick Altig	\$999.27
Joseph Moore	Marc Zipper	\$1,744.44	Danny Mayorga	Tom Williams	\$1,233.78	Christoph Cummings	Nick Hansfield	\$996.73
Michael Kolasa	Matt Blumert	\$1,737.09	Arkadi Nulman	David Cohen	\$1,228.99	Zulkar Bhukera	Olson-Smith	\$996.23
Keith Cornwall	Mark Hancock	\$1,717.74	Joselin Mane	Giglione-Brister	\$1,224.99	Ed Offert	Nick Altig	\$992.28
William Heath	Mark Hancock	\$1,710.74	Richard Nye	Nick Hansfield	\$1,220.00	Scott Florin	Olson-Smith	\$987.36
Bret Fels	Eric Neal	\$1,704.93	Dan Yeung	Nick Altig	\$1,217.31	Thomas Tolowiecki	Durham Oldham	\$982.46
Ali Saaidah Nessar	Nick Altig	\$1,696.86	Marlon Underwood	Olson-Smith	\$1,216.83	William Kahl	Durham Oldham	\$981.21
Matthew Wolfanger	Durham Oldham	\$1,673.87	Donnie Frith	Matt Blumert	\$1,215.18	Timothy Trimboli	Durham Oldham	\$969.99
George Moujain	David Zophin	\$1,671.66	Robert Dunn	Marc Morton	\$1,209.53	George Sargentini	Tom Williams	\$964.54
Kobina Sekyi	Joseph Manone	\$1,637.84	Zachary Hart	Gary Bleier	\$1,207.06	Mark Reddington	Durham Oldham	\$961.53
David Vinci	David Cohen	\$1,636.29	Al-Karim Walj	Nick Altig	\$1,206.45	Thomas Conolly	Durham Oldham	\$951.30
Cathy Hoffman	David Zophin	\$1,619.31	Terrence Adams	Eric Neal	\$1,205.34	Bradley Kulak	Durham Oldham	\$941.65
Danielle Patch	Steve Hartman	\$1,619.01	Thomas Holstein	Gen-Gen-Bitman	\$1,204.23	Conina Lucas	Ali Shahrak	\$937.17
Russell Morris	Marc Zipper	\$1,609.95	Andre Abramovich	Nick Altig	\$1,202.20	Angeles Ordaz	Furer-Whittinghill	\$932.59
Randy Downs	Durham Oldham	\$1,609.68	Anthony Mele	Durham Oldham	\$1,194.01	Moulay Elazami	Nick Altig	\$929.70
Robert Seeber	Joseph Manone	\$1,576.49	Richard Everson	Joseph Manone	\$1,192.18	Joseph Calkahan	Altig-Orlovic	\$918.84
Maria Esposito	Steve Hartman	\$1,570.19	Tracy Haden	Steve Greer	\$1,183.84	Michael Drake	Vic Hancock	\$918.75
Roberta Rushon	Nick Altig	\$1,569.48	Jennifer Barron	Tom Williams	\$1,177.79	Zachary Frail	Altig-Martyn	\$914.61
William Burbank	Durham Oldham	\$1,553.69	Joey Kennedy	Nick Altig	\$1,163.64	Stephen Maloney	David Zophin	\$912.24
Jean-Marc Louis	Eric Giglione	\$1,547.28	Rebecca Dunwoodie	David Zophin	\$1,158.94	James Osio	Durham Oldham	\$909.82
Ramona Cruz	Gen-Gen-Bitman	\$1,531.47	Dennis Pochron	Jim Surace	\$1,155.56	Frank Lindal	Nick Altig	\$899.45
John Thomas	Chris La Ford	\$1,507.86	Albert Dimarco	Nick Altig	\$1,153.23	Amir Sedaghat	Nick Altig	\$898.98

Retention Bonus

QUALIFIER	AGENCY		QUALIFIER	AGENCY	
Steven Rodriguez	Eric Neal	\$887.80	Ryan Kus	Eric Gigliome	\$436.60
Dane Edwards	Gigliome-Brister	\$876.66	Kwinn Lee	Eric Gigliome	\$434.35
Max Quasem	David Cohen	\$875.64	Lisa Santiago	Eric Gigliome	\$433.24
Crystal Valentine	Steve Hartman	\$865.38	Cari Luigs	Rick Altig	\$431.77
Marshall Sharp	Steve Hartman	\$863.85	Maurice Bailey	David Zophin	\$421.30
Corey Neff	Rick Altig	\$859.56	Luther Chan	Rick Altig	\$419.35
Kevin Appasamy	Rick Altig	\$854.45	Zeehan Basit	Eric Gigliome	\$418.90
Robert Brydon	Rick Altig	\$853.29	Benson Kim	Rick Altig	\$523.32
Aaron Webb	Bill Jennings	\$847.71	Anastasiya Fedosova	Tom Williams	\$488.82
Kobie Samuels	Olson-Smith	\$839.85	Ryan VanHouweling	John Akers	\$435.69
Cory Hooks	Chris La Fond	\$834.87	Erin Carey	Dorhan Oldham	\$434.55
Yance Rountree	Marc Zipper	\$828.87	Mark Schmitt	Gary Bleier	\$432.98
Jose Serrano	James Fagan	\$811.68	Chris Krahn	Chris La Fond	\$432.36
Jeff Spanaus	Gary Bleier	\$808.83	Ranjit Govindan	Rick Altig	\$421.83
Robbi Robinson	Olson-Smith	\$805.45	Leutela Sampson	Tom Williams	\$413.61
Franchesca Prantil	Furer-Whittinghill	\$782.64	Eddie Hill	Mark Hancock	\$391.17
Johneeta Wood	Tom Williams	\$750.42	Ryan Sinkfield	Rick Altig	\$391.85
Brian Groeschel	Williams-Williams	\$742.02	Allen Trebelhorn	Rick Altig	\$389.34
Timothy Edge	Ali Shabrak	\$738.08	Mauricio Delaparra	Tom Williams	\$387.75
Tracy Tenholder	Yic Hancock	\$725.55	Leif Erickson	Joseph Manone	\$382.41
Derrick Bates	Steve Greer	\$723.18	David Sheder	Ron VanWeesik	\$381.75
Mary Orf	Gen-Gen-Bitman	\$715.05	Dyan Gonzales	David Zophin	\$379.37
Willie Hayden	David Zophin	\$699.03	Michael Linder	Marc Morton	\$379.11
Leo Schoenhofen	Olson-Smith	\$697.77	Serban Mutu	Altig-Martyn	\$377.91
Sheryl Cooper	Rick Altig	\$693.78	Andrew Dudgeon	Altig-Martyn	\$376.23
Jon Weideling	Jim Surace	\$693.06	Maggie Ellington	David Cohen	\$373.88
John Moran	Gleb Ostrowsky	\$687.88	Ryan Gallory	Rick Mikowski	\$372.81
Walter Brownsword	David Zophin	\$688.81	Megan Lee	Rick Altig	\$372.27
Neville Burroughs	Eric Gigliome	\$682.92	Ellen Orne	Gigliome-Brister	\$371.79
Joaquin Santos	Jatoff-Foti	\$680.88	Richard Derrer	Altig-Martyn	\$371.73
Gregory Golden	Olson-Smith	\$678.99			
Charles Valembrun	Eric Gigliome	\$676.41			
Jared Kline	Chris La Fond	\$676.23			
Eli McKenzie	Williams-Williams	\$671.28			
Amy Massey	John Akers	\$668.43			
Lorna Williams	Eric Gigliome	\$667.83			
Dorian Kirkpatrick	Rick Altig	\$661.68			
Jason Mayer	Furer-Whittinghill	\$660.18			
Noe Gonzales	Jatoff-Foti	\$660.12			
Jamie Leonard	Rick Altig	\$659.82			
Pharoah Smalls	David Zophin	\$658.02			
David Ackerman	Eric Gigliome	\$656.13			
Manuel Amador	Rick Altig	\$655.33			
Ronald Carew	Marc Zipper	\$653.55			
Sandra Carlson	Joseph Manone	\$651.84			
Daniel Pavak	Rick Altig	\$649.14			
Brian Lulloff	Rick Altig	\$648.24			
Scott Zoll	Yic Hancock	\$645.12			
Scott Ehey	Steve Greer	\$644.34			
Bonnie Garcia	Furer-Whittinghill	\$643.38			
Marjorie Long	Chris La Fond	\$637.89			
Luis Hinds	David Cohen	\$636.92			

Total Bonus Paid Out
\$275,772.89